### UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: Roxanne Lynne Herceg

Case No. 17-21194 TPA

Debtor Chapter 13

Roxanne Lynne Herceg Movant

٧.

Municipality of Bethel Park c/o Jordan Tax Service

# NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED MARCH 28, 2017

- 1. Pursuant to 11 U.S.C. §1329, the Debtor has filed an Amended Chapter 13 Plan dated July 30, 2018, which is annexed hereto as Exhibit "A" (the "Amended Chapter Plan"). Pursuant to the Amended Chapter 13 Plan, the Debtors seek to modify the confirmed Plan in the following particulars:
  - Increase the plan payment to \$712.00 beginning August, 2018.
- 2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars:
  - Debtor has added the postpetition sewage bill payment to the Municipality of Bethel Park to her plan to avoid termination of water service
  - Debtor needs to amend her plan to pay an increased mortgage payment
  - Debtor needs to amend her plan to pay plan arrears

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- 3. Debtor submits that the reasons for the modification is as follows:
  - See answers to #1 and #2.
- 4. The Debtor submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtor further submits that the proposed modification complies with [11 U.S.C. ~ 1322(a).1322(b). 1325(a) and 1329] and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

Respectfully submitted, /s/Catherine T. Martin Attorney for Debtors/Movants Pa. I.D. #29049; Firm #213 NLSA, 928 Penn Avenue Pittsburgh, PA 15222-3799 (412) 586-6118

Email: martine@nlsa.us

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Fill in this inf	ormation to identi	fy your case:							
Debtor 1	Roxanne First Name	Lynne Middle Name	Herceg Last Name		pla	heck if this i an, and list	belov	v the	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		be	ections of the en change	-	n that have	
United States Ba	nkruptcy Court for the	Western District of P	ennsylvania	9	2.1; 3.1	; 3.6			
Case numbe (if known)	r <u>17-21194</u>			·					
	District of F	-							
Chapter	r 13 Plan	Dated: Jul	30, 2018						
Part 1: Not	ices								
To Debtors:	indicate that th rulings may not	e option Is appro be confirmable.	priate in your cir The terms of this	e in some cases, but the prese cumstances. Plans that do no plan control unless otherwise or	ot comp	ply with loc	al rul	form does no es and judicia	
"	100	otice to creditors, y		27 · 1277/					
To Creditors:						ED, MODIFIED, OR ELIMINATED.  s bankruptcy case. If you do not have a			
		y wish to consult or		your accomey if you have one in th	iis balik	iupicy case.	н уо	u do not nave a	
	ATTORNEY MU THE CONFIRMA PLAN WITHOUT	ST FILE AN OBJE ATION HEARING, FURTHER NOTIC	ECTION TO CONF UNLESS OTHERI CE IF NO OBJECT	YOUR CLAIM OR ANY PROVI TRMATION AT LEAST SEVEN ( WISE ORDERED BY THE COUI TON TO CONFIRMATION IS FILE DOF OF CLAIM IN ORDER TO BE	7) DAY RT. TH ED. SE	S BEFORE IE COURT I E BANKRUI	THE I VAY PTCY	DATE SET FOI CONFIRM THIS RULE 3015. II	
	includes each o	tters may be of parties of the following its ineffective if set	ems. If the "Inclu	Debtor(s) must check one box ided" box is unchecked or bot an.	con ea h boxe	ch line to st s are check	ate w ed oi	hether the plai n each line, the	
payment				3, which may result in a partial te action will be required to		Included	•	Not included	
	of a judicial lien ( l (a separate actio			oney security interest, set out in a limit)	' C	Included	•	Not Included	
.3 Nonstanda	rd provisions, set	out in Part 9			C	Included	•	Not Included	
Part 2: Pla									
Plai	n Payments and	Length of Plan							
Debtor(s) will	make regular payı	ments to the trust	e:						
Total amount of	of \$ <u>712.00</u>	per month for a	remaining plan te	rm of 60 months shall be pai	id to the	e trustee from	n futu	ire earnings as	
Payments	By Income Attach	ment Directly by	Debtor	By Automated Bank Transfer					
D#1	\$0.00		\$0.00	\$712.00					
D#2	\$0.00		\$0.00	\$0.00					
(Income attach	ments must be use	d by debtors having	attachable income	e) (SSA direct deposit recipien	ts only)				

Debtor(sCase 17-21194-TPA Doc 50 Filed 07/30/18 Entered 07/30/18 11:24:08 Desc Main Document Page 3 of 11 2.2 Additional payments: Unpaid Filing Fees. The balance of \$ 310.00 shall be fully paid by the Trustee to the Clerk of the Bankruptcy Court from the first available funds. Check one. None. If "None" is checked, the rest of Section 2.2 need not be completed or reproduced. The debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment. \$1,500 to be paid in a lump sum at the beginning of the plan The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments 2.3 plus any additional sources of plan funding described above. Part 3: **Treatment of Secured Claims** 3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts. Check one None. If "None" is checked, the rest of Section 3.1 need not be completed or reproduced. The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. Name of creditor **Collateral** Current Amount of Start date installment arrearage (if (MM/YYYY) payment any) (including escrow) Debtor's residence at 5465 Spruce Street. JP Morgan Chase Bank \$344.32 \$9.820.34 7/18 Bethel Park, PA 15102 Ongoing mortgage payments: \$308.12 to 6/17 \$0.00 \$0.00 \$327.56 beg 7/17 \$344.32 beg 7/18 Insert additional claims as needed 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one None. If "None" is checked, the rest of Section 3.2 need not be completed or reproduced. X The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The debtor(s) will request, by filing a separate adversary proceeding, that the court determine the value of the secured claims listed below. For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through an adversary proceeding). Colletonal Malus of Name of creditor Estimated amount

Name of creditor	of creditor's total claim (See Para. 8.7 below)	Collateral	collateral	claims senior to creditor's claim	secured claim	rate	payment to creditor
	\$0.00		\$0.00	\$0,00	\$0.00	0%	\$0.00

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Desc Main Debtor(Sase 17-21194-TPA Doc 50 Filed 07/30/18 Entered 07/30/18 11:24:08 Page 5 of 11 Document 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one. None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced. The claims listed below were either: (1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or (2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value. These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee. Name of creditor Collateral Amount of claim Interest Monthly payment to creditor rate \$0.00 0% \$0.00 Insert additional claims as needed 3.4 Lien Avoidance. Check one. None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount of any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Name of creditor Collateral **Modified principal** Interest Monthly payment balance\* rate or pro rata \$0.00 0% \$0.00 Insert additional claims as needed. \*If the lien will be wholly avoided, insert \$0 for Modified principal balance. 3.5 Surrender of Collateral. Check one. None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor **Collateral** 

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#### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
Municipality of Bethel Park c/o Jordan Tax Service	\$1798.80	Sewage	10	567-H-138	
Municipality of Bethel Park c/o Jordan Tax Service	\$648.50	Sewage	10 %	567-H-138	Post petition
Municipality of Bethel Park c/o Jordan Tax Service	\$1491.22	Sewage	0%	567-H-138	
Municipality of Bethel Park c/o Jordan Tax Service	\$135.03	Sewage	0%	567-H-138	Post petition

Insert additional claims as needed.

Treatment of Fees and Priority Claims

#### 4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

#### 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

#### 4.3 Attorney's fees.

Attorney's fees are payable to NO FEES CHARGED In addition to a retainer of \$ (of which \$ was	
payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$ is	to
be paid at the rate of \$ per month. Including any retainer paid, a total of \$ in fees and costs reimbursement has be-	en
approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) (	or
compensation above the no-look fee. An additional \$ will be sought through a fee application to be filed and approved before a	ny
additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing tl	ne
amounts required to be paid under this plan to holders of allowed unsecured claims.	

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

#### 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status	
	\$0.00	0%		

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor(s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

Check here if this payment is for prepetition arrearages only.

Name of creditor (specify the actual payee, e.g. PA Description Claim Monthly payment or pro rata

Insert additional claims as needed.

4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced.

The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4).

\$0,00

\$0.00

Amount of claim to be paid	
\$0.00	

Insert additional claims as needed.

4.7 Priority unsecured tax claims paid in full.

Name of taxing authority	Total amount of claim Type of tax	Interest Tax periods rate (0% if blank)
	\$0.00	0%

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Pai	rt 5: Treatment of Nonpriority Unsec	ured Claims			<del> </del>
5.1	Nonpriority unsecured claims not separate	y classified.			
	Debtor(s) ESTIMATE(S) that a total of \$0	will be available for di	istribution to nonpriority unse	cured creditors.	
	Debtor(s) ACKNOWLEDGE(S) that a MINIMU alternative test for confirmation set forth in 11 U	JM of \$0 shall be J.S.C. § 1325(a)(4).	e paid to nonpriority unsecu	red creditors to comply	with the liquidation
	The total pool of funds estimated above is A available for payment to these creditors under percentage of payment to general unsecured of allowed claims. Late-filed claims will not be pro-rata unless an objection has been filed wit included in this class.	the plan base will be determined the plan base will be determined the plant of the	mined only after audit of the The percentage of payment laims have been paid in full.	plan at time of comple may change, based up Thereafter, all late-file	tion. The estimated on the total amound claims will be paid
5.2	Maintenance of payments and cure of any o	lefault on nonpriority unse	cured claims.		
	Check one.				
	None. If "None" is checked, the rest of Se  The debtor(s) will maintain the contractual which the last payment is due after the fir amount will be paid in full as specified belo	installment payments and on all plan payment. These pa	cure any default in payments ayments will be disbursed by	on the unsecured clain the trustee. The clain	ms listed below on n for the arrearage
	Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
		\$0.00	\$0.00	\$0.00	
	Insert additional claims as needed.				
5.3	Postpetition utility monthly payments.				
	The provisions of Section 5.3 are available monthly combined payment for postpetition util not change for the life of the plan. Should the	ity services, any postpetition	delinquencies, and unpaid s	security deposits. The	claim payment will

lliv not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Debtor(sCase 17-21194-TPA Doc 50 Filed 07/30/18 Entered 07/30/18 111:24:08 Desc Main Document Page 9 of 11 5.4 Other separately classified nonpriority unsecured claims. Check one None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced. The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows: Name of creditor Basis for separate classification and Amount of arrearage Interest **Estimated total** treatment to be paid rate payments by trustee 0% \$0.00 \$0.00 Insert additional claims as needed, Part 6: **Executory Contracts and Unexpired Leases** 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one. None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced. Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the trustee. Name of creditor Description of leased property or Current Amount of **Estimated total Payment** executory contract installment arrearage to be payments by beginning payment paid trustee date (MM/ YYYYI \$0.00 \$0.00 \$0.00 Insert additional claims as needed, Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

#### Part 8:

General Principles Applicable to All Chapter 13 Plans

- This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s) attorney. It shall be the responsibility of the debtor(s) and debtor(s) attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s) attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s) attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien,
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

# 9.1 Check "None" or List Nonstandard Plan Provisions. None. If "None" is checked, the rest of part 9 need not be completed or reproduced. Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective. The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filling of an appropriate motion.

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Part 10: Signatures

#### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s) attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X	×	
Signature of Debtor 1	Signature of Debtor 2	
Executed on	Executed on	
MM/DD/YYYY	MM/DD/YYYY	y
X/s/Catherine T. Martin	DateJul 30, 2018	
Signature of debtor(s)' attorney	MM/DD/YYYY	2-90